

THE U. F. A.

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THE UNITED FARMERS of ALBERTA

Vol. II.

CALGARY, ALBERTA, JUNE 1, 1923.

No. 10

Co-operation in Hail Insurance

By E. H. Malcolm

I was looking over some of the old annual U. F. A. reports and was interested in the report for the year 1912, in running across the references to hail insurance at that time. It was then that what are known as the "Hail Insurance Clauses" were inserted in the Rural Municipalities Act. It appears that a committee had been appointed the previous year and they apparently had some difficulty in persuading the Government of the day to listen to their proposals with reference to hail insurance. President Tregillus, in his annual address said, "The committee remained in Edmonton and watched every clause referring to hail insurance, and if we had not done so I fear the Act referring to hail insurance would have been of little value." The good work of the committee evidently bore good fruit, however, because Mr. Bevington, chairman of the committee, in his report to the Convention said, "The result was that the amendments proposed by your committee were nearly all adopted, only one of any great importance being struck out."

RESULT OF NATURAL GROWTH

Since that time some amendments have been made at every session of the Legislature until the last one, and the present Act differs very considerably from the one that appears to have been satisfactory to the U. F. A. Convention in 1912. I believe, however, that the present plan is the logical development of a natural growth, shaped by the needs of the farmers whom it is intended to serve. In one respect, at least the present Act is even stronger than the first one agreed to by the U. F. A. committee. It is still a purely co-operative organization, managed entirely by farmers for the benefit of farmers alone.

A larger number of inquiries and more applications for insurance have been received at the office this year, than in any other year by this date. I take this as an indication of a renewed confidence on the part of the farmers in the Municipal Plan of insurance. There is no doubt, too, that some of this confidence is due to the low premium rate of last year and the improvement in the financial showing, made possible as a result of last year's operations, in comparison to the somewhat disastrous experience of 1921.

INCREASE LAST YEAR

At the last annual meeting of the Hail Insurance District the directors were able to report that in spite of the fact that 1922 was in many respects a bad one for the farmers of Alberta, the municipal councils had been able to collect, and pay over to the Board, \$50,000 more than the total assessment for hail insurance last year. The Board had been able to provide the money for the expenses of administration and for the payment of the awards promptly as usual, and had reduced the indebtedness to the bank by about \$400,000. They paid back to the reserve fund all that they had taken out on account of the very heavy losses in 1921, and the total for the

surplus and reserve was increased to over half a million dollars, the largest it has ever been since we started in business.

An examination of the four years' record shown elsewhere in this issue will, I think, make it very clear that although there may be an occasional bad year, in the long run the Municipal Plan is bound to bring the best results for the farmer.

The directors have a very definite aim in connection with the surplus and hope to receive the assistance of all in attaining that object. They propose to add to the surplus each year until the total amount is large enough to pay the losses for an average year. By that time the interest on the surplus will be enough to pay the total costs of administration, and in making the levy in the fall it will only be necessary to make the tax high enough to pay for the actual loss. In the meantime we are obtaining our insurance at a fair price. The rate last year was 5 per cent. and the average of the rates for the last four years was 6 1/4 per cent. This is lower than the average rate given by any other plan and the terms of payment are better than can be obtained from any other organization. We are saving some money now and will be able to save still more when we have a surplus built up to the point referred to above.

CO-OPERATION OF ALL NECESSARY

Sometimes during the past I have felt that there was a disposition on the part of the farmers to leave the whole business of Municipal Hail Insurance to the Board, a sort of feeling of "Let George do it." This is not conducive to the best results. The Board cannot do it all. Every one must do his share. In this connection I would like to quote from the editorial columns of the last issue of "The U. F. A."—"The most important contribution which the farmers can make to the solution of their problems is to organize for economic action and to build up co-operative institutions . . .

Only a few men can participate in the active work of legislation, vital as that work is. Co-operative institutions can only be built up by the participation of all." And so no matter how efficient the management is, if it has not the support of the farmer in the field, no great progress would be made. It is necessary to have the hearty co-operation and active assistance of every municipal official, every officer of every U. F. A. Local, every leading man in his community, and in fact of every farmer who is interested in the Municipal Plan of insurance. Let us all boost this year.

I would like to see this spirit of co-operation continued when it comes to the matter of adjustment of losses. The instructions of the Board to the adjusters are that the settlement must be satisfactory both to him and to the farmer. No doubt the adjuster, on account of his larger experience, has a greater technical knowledge of the damage done by hail

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E. H. MALCOLM
Chairman of the Hail Insurance Board
of Alberta.

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No. 10

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EDITORIAL

When the farmers of Alberta have mobilized their economic resources as thoroughly as their political resources were mobilized in the campaigns of 1921, both the political and economic future of their movement will be assured. But until, through co-operation, the farmers' economic resources are so mobilized, the ultimate problems of agriculture cannot be solved, however devoted the services of their elected representatives may be.

In the House of Commons, members of the U.F.A. group, including the two endorsed by the U.F.A., are rendering service of the utmost value. The committees of Parliament, where the most important work is done, have never before commanded such serious attention as they do today. The importance of their proceedings arises mainly from the presence of a group of members, many of them from Alberta, who are intent on making Parliament not a club, but a workshop for social reconstruction.

The disclosures in respect to the combine in ocean freight rates, obtained by the Special Committee on Agricultural Conditions, and the mass of material which this committee has obtained on the problems of marketing, together with the evidence which has been given during the inquiry into the basis, function and control of financial credit, and much information obtained in other committees,—all these provide material which will be of great service in fashioning future Parliamentary policy. The main work of the session on the floor of the House is still to come. Apart from the subject of redistribution, almost all the problems to be dealt with are of an economic character.

But while the work of Parliament is of vital importance and worthy of closest attention, the membership of the organization can render the most effective aid to their representatives and to themselves, by building up institutions of a genuinely co-operative character. Economic organization is the stable foundation upon which political power is based. The stronger this economic organization becomes, the stronger the hands of the farmers' representatives in Parliament will be.

Bertrand Russell, of the University of Cambridge, writing recently in the New York Freeman on "The Sources of Power," pointed out that the interests which control iron, coal and oil are among those whose share of power is greatest, because "they are few in number and can easily combine." Consequently, though oil is not more necessary to the world than food, the men who own oil are more powerful than the primary producers of food. "The groups that are organized," he said, "have an advantage over those that are not, but if all stages were organized, as they should be, the advantage would cease." This is undoubtedly true. It was realized by Alberta farmers some years ago. For this reason they declined to abandon the principles of their organization, even when they entered the field of active politics. When the people have organized themselves as efficiently as the smaller groups of dominant interests are organized today, the attainment of economic equity, of just relationships between group and group, will for the first time have been made possible.

Opposing the resolution to postpone revision of the Bank Act for twelve months, one member of the Committee on Banking and Commerce expressed alarm lest the evidence which has been given before the committee should be discussed by the public. "If the revision of the act be postponed for a year," he said, "public opinion is going to be stirred up, and we are going to have them (the public), read and re-read and hash and re-hash all the evidence given before this committee."

It is exactly for this reason that revision should be postponed. Evidence of a vitally important character has been given before the committee. It should be read and re-read by farmers, working men, professional and business men, and should form the basis for a thorough survey by the people's Parliamentary representatives of our financial problem and the means of its solution. To force the passage of the Act in this session for another period of ten years, would be a gross misuse of power. Every legitimate means should be employed in Parliament to defeat any such attempt. There are signs that the fight will be a strenuous and possibly a long one. Alberta members will be assured of the active support of the farmers of this Province in the contest now beginning. Farmer, Labor and Independent representatives were able last session, after all hope seemed to have gone, to secure the restoration of the Crow's Nest Pass Agreement in respect to rates on grain. They will undoubtedly exert every effort this session to prevent the railroading of the Bank Act through the House.

* * *

Joseph Deschene, a Liberal member of the Alberta Legislature, informed a Montreal audience that "the political machine which controlled Alberta was the most powerful ever built up in this Province." He omitted to state, however, that it is the first political machine created, controlled and operated by the people themselves.

* * *

"The trouble with the West is that it is dominated by nincompoops, nonentities and reds." So spake Dr. W. E. Spankie, for the past seven years chairman of the Calgary Conservative Association, in an interview published by his "home town" paper, in Kingston, Ont. In the same interview he claims to speak for the interests of the farmers because, with his family, he "owns six sections of land in Alberta."

* * *

The Morning Albertan advises the farmers to abandon their principles by eliminating entirely "the economic group taint." The taint which has contaminated all past organizations of farmers and caused their downfall has been political partyism, but in Alberta, happily, this has been eliminated. The farmers have rejected the party system, because it has always brought disaster. They are not likely to revert to a bankrupt system, even at the suggestion of the Albertan.

* * *

The inspired interviewer of the Kingston Standard declares that Dr. Spankie has filled his position as party chairman for the past seven years "with marked ability." The compliment is well deserved. We know of several localities in the Calgary constituencies where a single speech by the doctor in behalf of Conservative candidates turned the scale in favor of the candidates endorsed by the U.F.A. How large a share of credit for the U.F.A. victories in other constituencies can be claimed for this party chairman we cannot state with precision.

* * *

The Council of the League of Nations recently decided to make the Saar valley safe for democracy by decreeing that any form of criticism of the League or of the Treaty of Versailles should be treated as a criminal offense.

(Continued on page 6).

Committees Probe Deeply Into Problems of Agriculture

Farmers and Labor Give Aggressive Lead.

By D. W. WARNER, M.P.

Well, as it is my turn now to express my views of the present session of Parliament, I will start by saying that the committee work for some time past has overshadowed Parliament so completely that it was hard to keep enough members in their places to constitute a quorum.

Expect Rural Credit Scheme

I believe the credit belongs to the Progressives to a large degree for so much good work in considering different matters of interest to the people of the Dominion which have come before the committees. The Special Agricultural Committee has certainly justified its existence. It has taken evidence that demonstrates without doubt that agriculture is staggering under a load that is not possible for it to carry much longer unless some means are taken to lighten the burden; it is not possible for Canada as a whole to be prosperous again until this is done. And more evidence is coming at every sitting. One of the most important single items which this committee is expected to deal with is to work out and lay before Parliament a feasible rural credits scheme.

It is the general belief that the Banking Committee has gone farther and more effectually into the financial affairs of the Dominion, both private and public, than any such committee has ever done before as far as the banking business is concerned. It is conceded by all that the Progressives and Labor members on the committee are the most aggressive. They are endeavoring to have the matter of final consideration laid over for one year in order to give full consideration to evidence presented at the various sittings. If the Government insists on proceeding this year, and the act is finally revised, the mass of valuable evidence may be canned for another ten years.

The Civil Service

The Civil Service Parliamentary Committee have had rather an onerous job, and while no one, except Mr. Meighen, has professed in the House discussion to believe that the present Civil Service law is perfect (it is a child of his and of course to him it is beyond reproach) most members feel that it can be made more workable by careful amendment, but very few are willing to abandon it altogether. One thing that everyone does appear to agree on is that we have a plenty of civil servants. They are with us from those who are too old down to the wee page boy, and one of the interesting things is that there are none of them that wants to do anything else; of all the worries we have heard expounded by the people's representatives, the fear of losing a civil servant has not been expressed, if any existed. They are one class of Canadian citizens that we are not in danger of losing, and quite worthy after all is said. It is not unusual to see four or five trying to perform a service a member might call one to do.

Eastern Coal Market

The Mines and Minerals Committee have had rather a disappointing task. They have taken an immense amount of

Mr. Warner's article was written before the vote on the budget was taken and before the rejection, in the Committee on Banking and Finance, of the motion to suspend the revision of the Bank Act for one year. The proceedings in the Committee on Banking are referred to elsewhere in this issue.

The amendment to the budget was rejected by 162 votes to 61, all the Farmer members but McBride and Humphrey, of British Columbia constituencies, voting in the minority. These two members, and McNeill, independent, Comox-Alberni, B. C., voted against the amendment, as did all the Conservatives. The amendment was supported by the Labor members, and by A. R. McMaster of Brome and A. D. Hudson of Winnipeg, Liberals.

The Fielding motion on the budget was then carried by 114 votes to 106, McBride, Humphrey and Elliott of Waterloo, Farmers, and McNeill voting with the Government. All other Farmer representatives, the Labor members, and Hudson and McMaster voted against the budget, which was also opposed by the Conservatives. Hon. T. A. Crerar was absent from the House, unpaired.

valuable and indisputable evidence, establishing beyond doubt the excellent quality of our own Canadian coals for all uses in Canada, and the urgent need to employ our own miners and railway employees, as well as our railways. Now, after all this has been done, the different managements of our transportation companies say that it is impossible to make a rate on coal that will permit its being brought to Ontario to compete with the imported coal.

It is to be hoped that there can yet be found a way to do what is at present

thought by the managers of these railroads to be impossible, to permit the keeping of some \$60,000,000 at home that has been going out of our country to pay for fuel. It would more than make up what our budget lacks in balancing, as brought before Parliament recently, the lightening of our burdens to that extent. It is hard to estimate the benefit accruing to the people of Canada by having that much more money circulating each year in our own country, to give employment, pay debts, carry on business and development, and such service that money is supposed to perform in a general way.

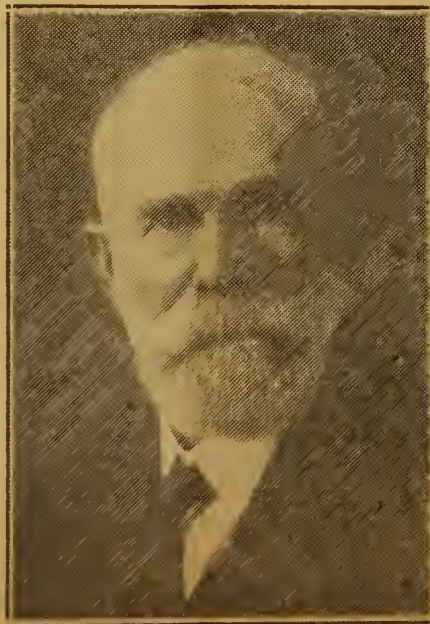
Threshing Old Straw

The budget is before Parliament for the last word and it is much like threshing old straw; in fact its predecessors have been pounded and mauled around for all time since Confederation, which I think is the reason why present members feel that it is not of much use to discuss this one, it is so much like the others have been. The line up of the different groups, though, can hardly be allowed to pass without comment at present; at least the indications are that the two old parties will have to both support the present budget because the Conservatives are openly in favor of protection and all that goes with special privileges.

When Mr. Fielding said in his address that he did not expect his budget, as brought down, to suit either the Conservatives or the Progressives, because it was not a low enough tariff for the Progressives, and too low for the Conservatives, Mr. Meighen made the statement in his remarks in discussion of the budget that it pretty nearly suited him. At any rate, it came so near suiting that his party offered no amendment, as is the custom of the official opposition. Judging from present indications at least, the Progressives will be pretty much alone in opposition to the budget proposals unless, as may be possible, the Conservatives are playing politics. The Progressives have taken advantage of the opportunity presented to them and introduced an amendment asking for the elimination of the protective features from the budget; raising the British preference to fifty per cent., and a general reduction to a revenue basis; also renewing their request for reciprocity with the United States if at any time such arrangement can be made.

With the prospect of the debate on the budget being much shorter than last year, the feeling now is that we may get away from Ottawa by the middle of June.

A very important report was presented to Parliament on May 18th—that of the Royal Commission on Lake Freight Charges. The remedy offered to break the monopoly which they found to exist in the hands of Canadian owned boats in carrying grain between Canadian ports for winter storage, is that power be given to the Governor-in-Council to permit American transport companies to carry grain from one Canadian port to another when thought necessary.



D. W. WARNER
U.F.A. Member for Strathcona.

A Frank Talk on Local Organization

By L. M. Gaetz, Former Director for Red Deer.

In my opinion the great question is not how to "Keep up interest in our U.F.A. Locals" so much as "How may we give practical expression to the interest that exists in our Locals?" I do not believe absolutely in statistics and, consequently, I am not prepared to admit that there are any fewer U. F. A. members in Alberta today simply because the records at Central Office indicate that the paid up membership fell off last year. All that is needed to prove that the great spirit of the organization is there today as strong as ever is some crisis which threatens to strike a wounding blow at that spirit; then will it quicken and make itself manifest.

Danger of Passive Attitude.

There is a real danger, however, that any organization which adopts a passive attitude and continues so, will sooner or later lose the ability to function, forget how to apply the knowledge it has gained and then sink to the last and most fatal condition, where it ceases to care whether it functions, and when the "don't care" element enters, stagnation and death will surely follow. It is only when a Local approaches these last stages of disinterestedness that a crisis or wave of enthusiasm is needed to rejuvenate, but no permanent success can be built on a stimulant. To every violent action there must be reaction, and in isolated cases there are U.F.A. Locals that have not recovered from the reaction which followed the strain put upon them in 1921.

What we need to insure permanency is the steady pulse of a healthy growth, a properly planted and cultured germ that in time will become well rooted and withstand the ravages of the worst enemy of the organization—the germ of indifference.

When I had the honor of serving as a Director I visited many Locals, and the manner in which I found them transacting their business was as varied as the Locals were in number and enthusiasm. Now, lest we be accused of dealing too much in generalities and not sufficiently in detail, let us have a very frank and friendly consideration of some of the things that are purely detail but which vitally affect the health and progress of our Locals. Some of the things I am going to say will not be a true reflection perhaps of your Local, but you will recall similar incidents in Locals you have known.

Many Locals have no definite and stated time for meeting but leave this largely to the president or secretary. That is not as it should be. There should be a definite day each month that is recognized as U.F.A. meeting day, and in time people will respect it as such and won't even call an auction sale on it for fear no one will attend.

Be Punctual and Businesslike.

I have known Locals where the first order of business was to commence the meeting an hour late, with the result that those who came on time took pity on their teams tied out behind the general store and decided they had better be going about the time the meeting was half through, and they were absolutely right. Be punctual; it's a habit that breathes of good business acumen and

The article on this page is contributed by L. M. Gaetz, Assistant Secretary of the United Grain Growers. Mr. Gaetz was formerly, as Director for Red Deer, an active and aggressive member of the Central Board. Mr. Gaetz writes on the secrets of success in Local organization. "An ounce of application," he declares, "is worth a ton of theory."

breeds respect and pride in your organization. No one in his right mind likes to wade through arms full of correspondence, and yet I have known chairmen and secretaries to have all these letters and matters for consideration, safely folded and in their envelopes, and when one particular message is to be discussed, every one at the table paws over the heterogeneous mass of papers in search of this elusive missive; and in the haste it cannot be found. Then in sheer desperation some one moves the correspondence be laid over until the next meeting or be taken as read. Now it has cost time, thought, and money to send out that printed matter and it should have some consideration. If the chairman or secretary has all this stuff in perfect order for quick presentation to the members, it is astonishing how much can be disposed of to the best advantage in an hour, and by the appointment of committees to handle the various matters you can accomplish two things at once, viz.: You can take care of the matters presented to you and at the same time enlist the effort of many workers, and if you give them something to do you are making permanent and enthusiastic working members.

Above all, carry on your business in an orderly manner. Nothing breeds disgust quicker than a meeting that gets out of hand. Don't throw a meeting open to discussion without making the members speak one at a time and address

the chair. To throw a meeting wide open is to throw it out doors.

A Businesslike Meeting.

One more word about starting on time: I was once invited to a meeting of the Board of Trade in a certain town, a body consisting of the business and professional men of that little city, who were about to consider a matter of vital importance to the farming community as well as themselves, and I was selected as the farmers' representative. We arrived at the place of meeting at five minutes to eight and the members were sitting there quietly chatting or reading the evening paper. The chairman and secretary were in their places and a watch lay face up on the table. At exactly eight o'clock, not one minute after, the chairman rapped and the meeting came to order. I was told that this was their practice and I shall never forget the manner in which business was transacted that evening. Of course those doctors did not have any cows to milk or chase out of the willow brush, but I just couldn't help thinking that if they had had that to do they would have started to do it early. Anyhow, it's worth thinking about.

We have been considering some of the things that affect the interest in our U.F.A. Locals. Why do we wish to nurture these Locals? Is it because the U. F. A. is in itself perfect and constitutes the goal toward which we aspire? Certainly not. The U.F.A. is not the end but the means to an end; the best vehicle we have found to carry us to a realization of our hope, and our hope in co-operation. Are we willing to learn the lesson of co-operation from the bottom or do we want to step in over-night and perfect a new science in connection with the application of which we have no precedent to guide us?

I am reminded of something President Wood said during the last U. F. A. Convention, about planting the acorn today and expecting the full grown oak tomorrow. Nature does not work that way, nor can we with any hope of success.

First Great Achievement

Our first great achievement was the finding of a desire to co-operate. That was the planting of the acorn. The seed is planted, perhaps during the influence of considerable enthusiasm. Let us not in times of reaction forget to water the seed. The acorn, or growing seed of co-operation, must be watered with tolerance toward each other, steadfastness to our accepted principles, and loyalty to our fellow members. When the growth shows above the ground let us pull out the weeds of discontent, of false witness, ignorance, and suspicion, so that the young sapling will not be choked.

Under such influence the seed planted in hope and enthusiasm will prosper and flourish, and ultimately stand a rugged witness to fertility of both seed and environment and the constancy of purpose of those who planted it.

As the tree develops by the steady and healthy process of natural growth, so should our co-operative activities develop naturally from humble beginnings.

At present we are perplexed to know how to organize some systematic co-operative method of marketing our

(Continued on page 8)



L. M. GAETZ

The Provincial Secretary's Page

Information for Officers and Members.

Deficit Fund Now Totals \$1,587

Some Locals Plan to Raise Funds at Summer Picnics.

We are glad to say that the 1921 deficit fund contributed by the Locals has now realized \$1,587.20. Every effort has been made to reduce the current expenses of the organization, and this year, besides meeting all current expenses, a proportion of current revenue is being set aside to meet the indebtedness incurred in the year 1921, which was a year of abnormal activities on account of the Dominion and Provincial elections making great demands upon our organization.

It looks very probable that, with the assistance received from the Locals in the 1921 deficit fund, the Association will be able to get clear of debt this year, which will leave the organization unhampered by financial obligations to tackle our marketing problems.

Some of the Locals have notified Central Office that they are planning to raise contributions to the 1921 deficit fund at their summer picnics, which we think is an excellent idea.

Contributions since last issue are acknowledged below:

Previously acknowledged	\$1,434.00
Haultain, No. 843	5.00
Water Glen, No. 656	15.00
Arbor Park U.F.W.A. No. 19	5.00
Rosyth U.F.W.A. No. 251	5.00
Atlee U.F.W.A. No. 258	11.70
Berrywater U.F.A. and U.F.W.A.	19.50
Starline U.F.W.A. No. 362	1.00
Floral Junior	5.00
Floral U.F.W.A.	5.00
Floral U.F.A.	5.00
Munson, No. 448	20.00
Olds U.F.W.A. No. 174	5.00
Rosyth No. 798	5.00
Poplar Grove U.F.W.A. No. 203	5.00
Nightingale U.F.W.A.	10.00
Fairacre District	20.00
Pickardville	1.00
Lovevale No. 586	9.50

Total\$1,587.20

1922 MEMBERSHIP NEARLY 20,000.

Members will be glad to hear that the total membership of the U.F.A. for 1922 has been brought up, by the addition of arrears received since the close of the year, to almost 20,000. The figures now are as follows: U.F.A., 15,039; U.F.W.A. 2,827; Juniors, 2,052; Total, 19,918.

There are now 202 life members of the United Farmers of Alberta. Members of Locals can become life members on payment of \$15.00.

CO-OPERATIVE POULTRY AND EGG SHIPPING SERVICE

An interesting development in co-operative marketing has recently taken place at Alix, where the business men and local banker joined with the farmers to establish a co-operative egg and poultry shipping service. The storekeepers considered that the old system of trading eggs at the store was not very efficient, and decided to assist in setting up a better marketing system. Not only did the storekeepers agree to go out of the business themselves, but they assisted

MAILING "THE U. F. A."

Central Office has received letters from some of the Locals expressing disappointment that we have not been able to put some of their members on our mailing list for "The U. F. A." as quickly as they would like after their names have been received. We would like to point out that over 22,000 copies of "The U. F. A." are being issued twice a month and that considerable work is involved in keeping the mailing list up to date and adding new names. Owing to the wish generally expressed throughout the organization that the utmost economy should be observed in carrying on the work of the Central Office, there have been reductions in the staff, and the staff has been very busy since the Convention, but we hope in a short time to be abreast of the work.

ed in arranging the financing of the co-operative shipping enterprise, involving the putting up of about \$2,500 capital. A man has been secured to crate and candle all eggs and a charge of 10 per cent. of the returns is deducted to cover expenses of handling and depreciation. The new system has only been in operation a short time during the low price season, but up to the first of April, the farmers had netted around 17 cents per dozen.

PEMBINA CONVENTION

The mid-summer convention of the Pembina Constituency Association will be held in Westlock on Wednesday, June 20th, beginning at 10 o'clock. Locals will please see that the necessary fees are paid to entitle them to the proper number of delegates, also that a fee of 25 cents accompanies each resolution brought before the convention.

It is hoped that we will have as interesting a convention as we have usually had in the past. Mr. Geo. McLachlan, M.L.A., will present a report on the work of our last session at Edmonton. We are also endeavoring to secure the services of some notable speaker at the convention.

A. R. BROWN,
Secretary, Westlock.

REDUCED RATES ON HORSES

In a recent letter to Central Office, A. T. McKeen, division freight agent of the C. P. R., announces that the reduced rates on horses shipped by the railways to Eastern Canada, which, as originally announced, were to expire on May 31st, have been extended to July 31st, 1923.

HANSARD FOR LOCAL LIBRARY

Westwoods Local recently subscribed for Hansard, the House of Commons debates, and will keep the copies in library form for the use of members. The members' orders for binder twine are being pooled, and a saving of 50 per cent on local prices is made by the co-operative purchase of greases and oils.

STUDY CO-OPERATIVE MARKETING

At a recent meeting of the Arnold Local, No. 387, a resolution was adopted expressing the opinion that "it would be advisable for all the Locals of the U.

F. A. to study and discuss the question of co-operative marketing of farm products, as advocated by Aaron Sapiro, with a view to establishing such a system as soon as possible, and that Central Office be requested to bring this matter before the Locals."

The U.F.A. and the Junior Branch

Junior Conference Fund.

More than \$200 has been received for the Junior Conference Fund since the last issue of "The U.F.A." went to press. Contributions are acknowledged below:

Previously acknowledged	\$ 90.00
Asker U. F. W. A. No. 49	5.00
Pendant d'Oreille No. 117	5.00
Poplar Ridge Juniors	5.00
Grande Meadow U. F. W. A.	5.00
Willow Hollow U.F.W.A. No. 30 ..	5.00
Ottawa U. F. W. A. No. 130 ..	5.00
Irricana U. F. W. A.	10.00
Swallow U. F. W. A. No. 129 ..	5.00
Stirling U. F. W. A. No. 170 ..	5.00
Prosper No. 187	5.00
Mayview No. 647	5.00
Sedalia U. F. W. A. No. 111 ..	5.00
Rosyth U. F. W. A. No. 251 ..	5.00
Camrose U. F. W. A.	5.00
Keys Cullen	5.00
High River No. 33	5.00
Namoo Junior No. 100	5.00
Berrywater U. F. W. A. No. 229 ..	5.00
Basin Lake No. 1016	5.00
East Lethbridge U. F. W. A.	10.00
Oxton No. 623	5.00
Alix No. 569	5.00
Starline U. F. W. A. No. 362 ..	5.00
Carnforth No. 202	10.00
Sunnyridge No. 180	5.00
Strathcona U. F. W. A. No. 273 ..	10.00
Tan-y-bryn No. 174	5.00
Rockfort U. F. W. A. No. 319 ..	5.00
Eclipse No. 166	5.00
Nanton Junior Local	20.00
Carlton U. F. W. A. No. 296 ..	5.00
Nanton U.F.A. and U.F.W.A.	10.00
Riverton U. F. A. No. 339 ..	5.00
Fleet Junior No. 42	5.00
Ethel G. Place, Viking	5.00

\$305.00

EDITORIAL.

(Continued from page 3).

Induced to come to Canada by misrepresentation, and quite unprepared, financially and otherwise, to meet the conditions with which they are confronted, two hundred settlers from the Hebrides, including women and children, have been sent to the Red Deer district, and are now suffering serious distress.

Responsibility has not yet been definitely placed, but the manner in which these settlers have been brought to Canada constitutes a serious scandal. Wherever the immediate responsibility may lie, and this has not as yet been made clear, ultimate responsibility rests with the Dominion immigration authorities and the Dominion Government.

* * *

"Of all forms of economic power, the most dominant is credit. There is, to the uninitiated, something mysterious about credit; it seems like a mere book-keeping transaction, and yet it controls the lives of nations. If we are to understand it, we must get behind the book-keeping and see what it is that is really involved."—Hon. Bertrand Russell, of the University of Cambridge.

The Improved Binder of Today Soon Pays for Itself by What It Saves

Every year the old binder falls off a bit more in efficiency. The owner hardly realizes the gradual decline. Finally comes a time when the risk is too great. Poor cutting, faulty binding, clogged elevators, heavy draft, delays, emergency repairs, lost bushels and loss of temper—these are incidents of the harvest with a worn-out binder.

In the meantime the new McCormick or Deering binder goes into neighboring fields and surprises and pleases its owners in a hundred different details. If you haven't seen the perfected binder of 1923

you can't realize what a vastly improved harvester it is. You will find it a marvel of skill and good workmanship, simpler, better made, easier to handle, and ready for many years of good service.

Harvest is the critical time when all your plans and labors come to a head; go at it with trustworthy equipment. Will your binder stand the test this season? If any doubt is in your mind, invest in the crop-saving machine sold by your McCormick-Deering agent. Look the binder over in detail at his store.

INTERNATIONAL HARVESTER COMPANY

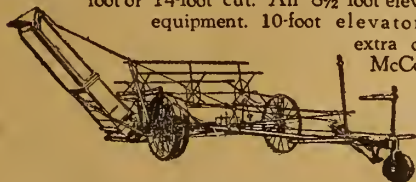
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CANADA

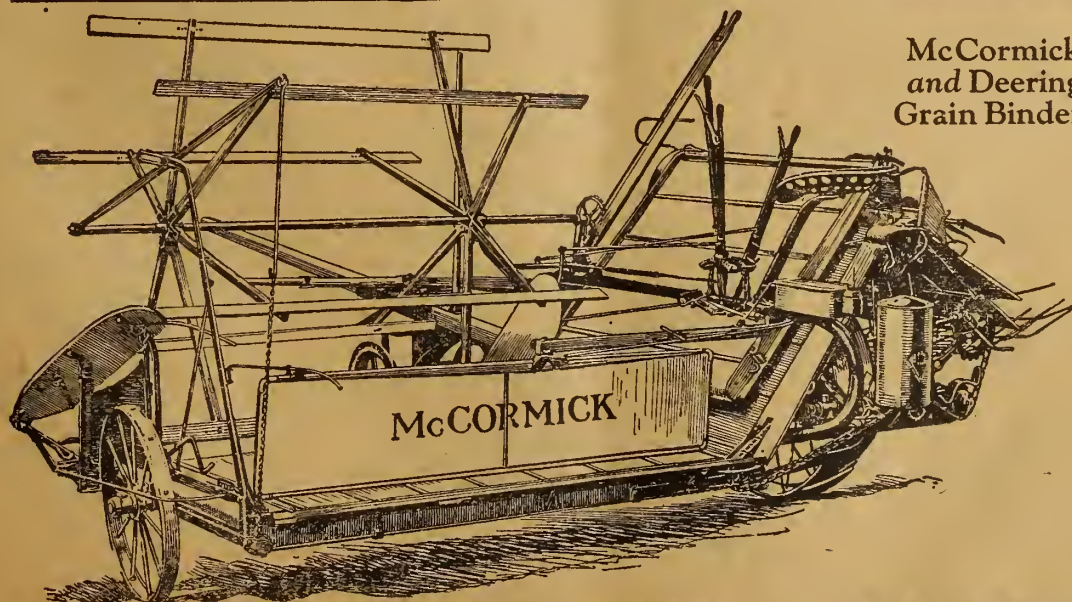
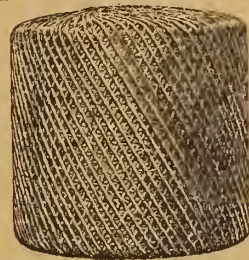
McCormick-Deering Headers

McCormick-Deering Headers are built in two sizes: 12-foot or 14-foot cut. An 8½ foot elevator is regular equipment. 10-foot elevator furnished at extra cost. Ask the McCormick-Deering agent about these headers.



Binder Twine

Safeguard the harvest by the use of strictly high-grade twine—McCormick, Deering, International—made now in the famous "Big Ball" winding in which 6 balls do the work of 10 of the old style. Balls are of the old size but have 66 per cent more footage. Arrange for delivery before harvest time.



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Grain Binders

How One Local Welcomed the Newcomers

A Celebration of "Canada's Future Citizens' Day" at "Freeborn."

By Mrs. Mary Puncke

At the June meeting of the Freeborn Local, plans were being made for a grand celebration of the first of July. A program committee had been chosen and the members were asked to offer suggestions. It was decided to hire a band, have a parade of decorated cars, the usual races, etc. Aleck Brown, one of the oldest members of the Local, had not taken part in the discussion, and the chairman asked him whether he had nothing to suggest.

"Yes, I have, but I have waited until you fellows got through, for my suggestion is a new one and may start quite a discussion. If you are ready for it, just say so."

"Let's have it, Aleck."

Slowly the old man rose to his feet and walked to the platform.

"Mr. Chairman, fellow members: We have had a first of July celebration in this district every year, since we have settled here. It has always been a success. We have all looked forward to it, as the one day in the year that we were justified in taking a real holiday. But we have never emphasized the real meaning of the day beyond the singing by the children of some patriotic songs and perhaps a flag drill or so.

Debt to Our Forefathers

"I doubt whether any man or woman of those crowds has ever gone home from that celebration with a high determination to do his or her share during the coming year to make this country better, its people happier to follow in the footsteps of our forefathers. Have we sought to follow their example, remembering that many of our forebears suffered great hardships to make Canada what it is today, a country towards which the eyes of the world are turned, as one of advanced and sane ideas, where co-operation between men is slowly but surely displacing competition. In short, have these celebrations done much to make us better citizens and patriots? I have my doubts. Many are coming to our shores, who have lived under oppression, who have suffered greater hardships than we have ever endured. Are we doing all we can to make them forget and to help them get a new start? Have we helped them to become true citizens? Have we shown them that it is worth while?

"At our U. F. A. Convention in January, 1922, we passed a resolution to establish a Canada's Future Citizens' Day, on July 1st, on which we were to welcome the newcomers, tell them of the need of becoming true citizens and encourage naturalization. Let us make a start. Right here in our own district we have four new families. There are the Russians on 26, the Torgensens and the Christensens from Sweden and the Harveys from Iowa. And we have old man Graves who got his papers last January. I move that we take one hour in the forenoon and carry out the spirit of that resolution."

"I second that resolution, Mr. Chairman," spoke John Kreisler, "and I want to add a little to what Mr. Brown has said. You all know that I was a German. Seventeen years ago I came here with my family, and I tell you, if we

At the Annual Convention of 1922, it was unanimously decided that July 1st of every year should be observed by the U. F. A. as "Canada's Future Citizens' Day", and that on this day every Local should invite newcomers and all unnaturalized residents of their districts to be guests of honor. It was suggested that speeches on citizenship, the process of naturalization and other topics should be given, followed by an entertainment. It was also suggested that a roll of honor containing the names of citizens who took out naturalization papers during the previous year should be kept, and should be read publicly on this occasion.

Mrs. Mary Puncke, who is a native of Holland, contributed an article on "Canada's Future Citizens' Day" to the issue of June 15th last year. In the present issue she describes the celebration of the day by the "Freeborn Local," in the hope that her account of the proceedings may be helpful to other Locals and District Associations.

had had in those days an organization like our U. F. A. with men and women who were as interested in true fellowship, we would have been a lot happier than we were during the first years. And if our U. F. A. can get every Local to celebrate the First in the way Mr. Brown has in mind, there will be no foreign problem any more in the years to come."

"You have all heard the motion, what is your pleasure? Is there any further discussion—All in favor, against; carried unanimously."

"I move that Mr. Brown and Mr. Kreisler be a special committee to arrange for this part of the program," spoke Mr. Hanson, chairman of the program committee.

"I second that motion," added the secretary.

"All in favor, against; carried unanimously."

The Celebration.

Right after the meeting the foreign-born had been told of the great things in store for them, and excitement ran high. When they arrived at the picnic grounds they were told that they did not have to pay any admission fee. A blue and gold ribbon was fastened on their shoulders and the children of the party were each given a ticket entitling them to free ice cream.

The grown-ups were given a place on the platform, where Mr. and Mrs. Jenkins and the judges received them and made them comfortable.

The first number on the program was the parade of the school children. The little new Canadians walked at the head of the parade, each carrying a flag, and when they halted in front of the platform and the band began to play "O, Canada," these youngsters sang as lustily as the rest, although perhaps the meaning of the words was not yet quite clear to them.

After the parade Mr. Jenkins addressed the crowd. He was an elderly man, a true friend to all in need, and they gave him a hearty cheer.

I cannot give you all of his speech, but here are a few of the things he said. After having spoken of the significance of this day, the anniversary of the birth of our great Dominion, he turned to the group of newcomers, seated on the platform. What he said was in substance as follows: "Here we have men and women of three different nationalities, who have come to make their home with us. This in itself is nothing extraordinary, for a large proportion of our present day Canadians are of foreign parentage or have come to us as foreigners. Some of these people may have come here because a steamship agent or a railway agent had told them that this was the only country in the world where they could get rich quickly; not only could, but would. Friends, if that is the case they need us and our sympathy, for disillusionment is sure to come. We must save them from despair and show them how, perhaps some day, we all may make a comfortable living on these fertile plains, if they come and help us, through our organization, to overcome the many obstacles which lie in our path of progress today.

Show Choice Was Justified

"Others may have come here because conditions in their homelands were unbearable. Those men and women had perhaps the most horrible experiences, such as we cannot conceive. They have chosen Canada, the land of the free. Let us show them that their choice was right, that this is a good country, as it cannot fail to be if those who are here and those who are coming are determined to make it so. Let us be true brothers and sisters to these families; let us make them want to learn English as soon as possible, in order to become really one with us; and above all, let us make them during the years which have to pass before they can become naturalized Canadians, so anxious to become citizens, that they will eagerly look forward to the day when they will be allowed to share our responsibilities. Friends, let us give them a rousing cheer.

(Continued on page 12)

A FRANK TALK ON LOCAL ORGANIZATION

(Continued from page 5)

wheat. That is a far cry from the planting of the acorn. In fact, I think it is almost the mature tree. The farmers of the three Prairie Provinces have already organized their business institutions through which they can market and regulate the flow of their grain, if only they have progressed far enough in co-operation to co-operate without compulsion. The trouble is we have not yet progressed that far, though every year marks great progress.

What One Local Did

There are simple forms of co-operation which can be practised by our Locals and which to me seem to offer great promise of success because they are simple,—they are the very beginning. I am not going to tell what the wheat growers of Australia did, nor what the raisin—or prune growers of

California did, but just what a U. F. A. Local I know of did.

They purchased co-operatively a large quantity of frozen fish which made cheap food and a welcome change from the ever-present beef and pork. Co-operative selling of cream, eggs and poultry was successfully undertaken. Co-operative buying of binder twine, apples, coal, etc., was carried on with success.

A co-operative live stock shipping association was formed, which weathered many a gale and emerged triumphant, a monument to the fidelity of those behind it and to the soundness of the principles that gave it birth. These are the a.b.c.'s of co-operation, and in their practice many little difficulties will be encountered, but unless we surmount those difficulties and iron out our differences how can we expect to apply the principles in which we believe to phases of our commercial life infinitely more complex? Start at the beginning; it has always proven a good place to commence. Plant an acorn. We can only reach tomorrow by using as stepping stones the failures of yesterday.

It is important to study co-operation in all its phases, but much more important to apply the knowledge and practise it in its simplest forms. You know how disastrous it is to spend so much time reading and studying and talking about the benefits of raising alfalfa that you forget to sow a little rape in the hog pasture. In other words, an ounce of application is worth a pound of theory.

I can see a far brighter future for a U. F. A. Local that can ship some live stock co-operatively, buy a few necessities of life co-operatively, than I can for a Local that can do neither of these things but can produce fifty members who can prepare an elaborate paper on the banking system of Peru. No one likes to start at the beginning, as witness the small boy of seven years on the farm who insists he can drive five horses tandem but can't prepare the kindling for the morning fire. If I were asked to prescribe some course of procedure designed to inject interest in some Locals and give expression to the interest that is in all Locals, I would say without hesitation, do those simple things I have just mentioned and do them well. Perhaps there is nothing that lends itself more readily to the promotion of co-operation in a Local than live stock shipping. If you don't know how to do this, write to your secretary at Central Office or to the manager of your commercial organization. It will all be fully explained, and don't forget that while we talk of the successes achieved by the prune growers of California they are talking of the success attending the efforts of the farmers of Western Canada in their live stock shipping. Just remember that the first co-operative live stock shipping done on this continent was done in Alberta, and now the system you inaugurated is in use all over Canada and the United States. This all grew from a most insignificant beginning. Now, lest we forget, suppose we go out and water that acorn we planted.

DEBT ADJUSTMENT ACT TAKES EFFECT

Alberta's new debt adjustment act becomes effective today, June 1st. Commissioner E. J. Fream, of the Public Utilities Board, who is commissioner for the Drought Relief Act in Southern Alberta, has been appointed director for the new act.

The provisions of the Children of Unmarried Parents Act come into effect today.

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WANT BETTER BREAD?

USE WHITE STAR YEAST CAKES



Banking Committee Rejects Motion to Postpone Revision of Bank Act

But the Fight in the House of Commons is Still to Come.

Disregarding the expressed desire of the Alberta Assembly, the Manitoba Government, the Canadian Council of Agriculture, and sixty members of the House of Commons, the Select Standing Committee of the House of Commons on Banking and Commerce, voted down, on May 25th, a resolution calling for the postponement of the revision of the Bank Act of Canada for a period of one year, in order that considered action may be taken on the evidence presented during the present session. The resolution was drawn up by several members of the committee, including a number of the Alberta members who have been active throughout the whole period of the inquiry, W. C. Good of Brant, and others, and was presented in behalf of these members by Alfred Speakman, U. F. A. member for Red Deer, Mr. Good seconding. It was rejected by 36 votes to 17.

A motion by A. Carmichael, Farmer representative for Kindersley, to appoint

a Royal Commission on rural credits and postpone revision of the act in the meantime, was defeated by 36 votes to 12, while a motion by J. S. Woodsworth, Labor member for Winnipeg, to provide for the revision of the Bank Act every five years, instead of every ten years as at present, was rejected by 35 votes to 18. The committee also rejected, by 26 votes to 22, a motion by J. T. Shaw, member for West Calgary, calling for the attendance of the former officers of the Merchants' Bank as witnesses before the committee, and the extension of the bank charters for one year in the meantime. It was proposed that Sir Montague Allan, president, C. D. Macarow, general manager, and C. C. Kippen, assistant general manager, and H. B. MacKenzie, who investigated the Merchants Bank for the Bank of Montreal, should be summoned.

Fight Just Beginning

Although these motions have been defeated in the committee, the fight is not

over, but is just beginning. The committee has not as yet reported, and its report will be a matter of very thorough discussion on the floor of the House of Commons. "It seems to me that we place ourselves in an absurd position . . in attempting to pass the act without full consideration of the evidence," said Mr. Speakman. Mr. Good pointed out, in urging the necessity for thorough examination of the evidence presented in reference to the Bank Act and to the subject of credit reform, that the bankers had demonstrated before the committee their "general ignorance regarding their own business and economic conditions," since they did not know that bankers jointly exercise a very large power over the price level and over industrial activities. It was pointed out that Canada has maturing obligations of nearly two billions of dollars within the next fifteen years.

Adequate space cannot be given here to the highly important discussions which have taken place in the committee, or to the valuable evidence obtained as a result of the motion by William Irvine, which made the inquiry possible. Both Hon. W. S. Fielding and Sir Henry Drayton opposed the postponement of the act.

Fears Public Discussion of Evidence

J. H. Harris, Conservative member for East York, expressed fear lest the inquiry should create a lack of confidence in the institutions which are "looking after the financial affairs of the Dominion of Canada." He deprecated any widespread public discussion of the evidence given before the committee, declaring that if the resolution for postponement should carry, "public opinion is going to be stirred up, and we are going to have them re-read and hash and re-hash all the evidence given before this committee."

The inauguration of the inquiry at Ottawa marks the first serious attempt in any modern Parliament to probe into the basis of credit and its relation to the problems of production and distribution. Its importance is not national merely, but international. It marks the first Parliamentary step in Canada towards the establishment of an equitable financial system. Upon the solution of the problems which it raises may depend in large measure the preservation of world peace.

The resolution presented in behalf of about sixty members of Parliament, and moved by Messrs. Speakman and Good, was as follows:

"Whereas the work of the Select Standing Committee on Banking and Commerce which is undertaking the decennial revision of the Bank Act has been widened this year to include a general investigation of the basis, function, and control of financial credit and a large amount of data and information has been submitted to the committee in this connection;

"And whereas the vital importance of this investigation has become apparent to all who are familiar with economic conditions throughout the world and with the very close connection between these conditions and the prevailing monetary and financial systems;

"And whereas testimony has already been given as to the seriousness of the situation, not only by those who challenge the existing financial order, but also by those who defend it;

"And whereas it will be impossible for the members of the House to give adequate consideration before the end of the present session to the evidence submitted;

"And whereas a Special Committee of the House is now making an inquiry into agricultural conditions in the course of

CO-OPERATION IN HAIL INSURANCE

(Continued from page 1)

under all conditions. On the other hand the farmer knows more about the conditions affecting his own crop than any adjuster can hope to know. The two should get together and talk the matter over in all its bearings, so that when a settlement is arrived at the adjuster will feel that he has made a just and correct estimate of the loss and the farmer will be satisfied that he is receiving a fair and reasonable award.

Pay Premiums Promptly

This co-operation should be carried clear out to the end of the year. The Board has made a good record in the prompt adjustment of losses and equally prompt payment of awards. The co-operation, however, is not complete until

there is a corresponding action on the part of the farmer in paying his premium when it comes due. There is an obligation on the Board to give the best possible service, but there is also an equally binding obligation on every farmer to use every effort to see that his share of the cost of the insurance is paid promptly and in full when the time comes to pay.

The Board is now fully prepared to give the usual prompt service no matter how large an amount of business they have. They are expecting to receive the co-operation of every farmer who is interested in our Plan of Insurance, and with every appearance of a fair supply of needed moisture they are looking forward to the best year in the history of the organization.

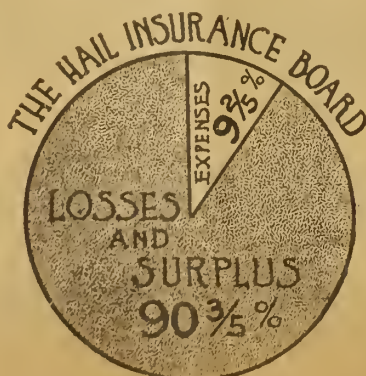
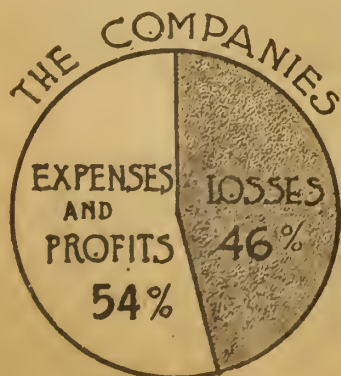
In the following diagrams the results obtained by the Municipal Hail Insurance Board and the companies are compared:

A FOUR YEARS' RECORD IN ALBERTA—1919-1922.

	The Companies	Municipal Hail Insurance
1. Total Insurance	\$50,000,000	\$72,000,000
2. Total Premiums	4,785,248	4,838,145
3. Losses Paid	2,202,349	3,826,696

During that time from thirty-five to forty-five Stock Companies were operating each year but the Hail Insurance Board carried almost 50 per cent. more insurance than all of the companies put together.

The Companies and the Hail Insurance Board each received about the same total amount in premiums, but the Board insured two million more acres at \$10 an acre, and paid \$1,600,000 more in losses.



Out of every dollar paid to the Companies the farmers received back 46c in the payment of losses. The Companies kept 54c for expenses and profits.

Out of every dollar paid in to the Municipal Plan, the farmers received back 79c in the payment of losses, the Board set aside 11 2-5c for Reserve Fund, which still belongs to those who insure, and used 9 2-5c for expenses.

which inquiry the whole question of rural credits is receiving attention;

"And whereas it is not improbable that this Special Committee on Agricultural Conditions may make recommendations for rural credit legislation;

"And whereas time should be given for the members of the House to acquaint themselves with the evidence submitted to, and recommendations made by, this Special Committee so that any special rural credit legislation recommended to the House may be considered in relation to, and as far as possible at the same time as, the final revision of the Bank Act;

"And whereas the War Finance Act of 1914, still in force, and for many reasons unlikely to be repealed, overrides the Bank Act in a number of particulars, and the problem of consolidating these two acts confronts us;

"And whereas the situation revealed by the large number of answers to the questionnaire sent out by the Progressive group demands most careful and prolonged consideration;

"And whereas the proposed economic conference of the British Dominions in October next will provide an opportunity for discussing some of the wider implications of our banking and financial systems and possibly prepare the way for joint action looking towards general reform of banking and currency;

"And whereas the Canadian Council of Agriculture, the Alberta Legislature, and the Manitoba Government have petitioned for the postponement of the final revision of the Bank Act until next year;

"Now, therefore, be it resolved that this committee recommend that the charters of the Canadian banks be given an extension of one year, and that the final revision of the Bank Act be left over till next session."

DISCUSSES CREDIT INQUIRY.

The May number of "Credit Power," a constructive review of financial policy published in London, England, devotes much space to the inquiry into the credit system now proceeding at Ottawa. It discusses the contributions made by several Alberta members to the debate on the motion of William Irvine which led to the inquiry being instituted. The June issue will deal with the inquiry more fully. Subscriptions to this monthly review may be forwarded through the U.F.A. Central Office. The price is \$1.50 a year. Copies of "The Community's Credit," a book which describes very fully and in simple and lucid terms the principles of credit reform, may also be obtained from Central Office, price \$1.75.

GILBERT DUCKWORTH ACCIDENTALLY KILLED.

Our readers will learn with deep regret of the accidental death of Gilbert Duckworth, of Rochfort Bridge, President of the West Edmonton U.F.A. Federal Constituency Association, news of which has been received as we go to press.

On May 22nd Mr. Duckworth was climbing the shaft of a coal mine he owned and was developing at Galford, when he fell from the ladder and was instantly killed. It is thought that he was partly gassed (there is a pocket of gas in the mine), and fainted while coming up the shaft. He was buried in Edmonton on Sunday, May 26th, George Bevington, Neil Ross and N. P. Finnemore, Secretary-Treasurer of the Constituency Association, being present in behalf of the U.F.A.

In a letter to Mr. Higginbotham, Mr. Finnemore says: "Mr. Duckworth will be very greatly missed by us in West Edmonton. He was one of the men, and I fear there are all too few of them, who really understand the underlying principles of our movement, and he was able and fearless in his advocacy of them. He was very popular with us all, for besides being a very hard hitter, when occasion demanded, there was a strong vein of humor running through him that was never very deeply underneath."

During the Federal Election Mr. Duckworth was agent for D. M. Kennedy.

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C.P.R. Proposal Does Not Meet Present Needs

Carpender Advises Contract Holders to Take No Action Until After Delegates' Meeting on June 20th

"As it stands, the proposal of the C.P.R. in respect to the re-writing of contracts for the sale of farm lands is not satisfactory to the contract holders' committee, and we should like to advise contract holders, through the medium of 'The U. F. A.' to take no action until after a meeting of their delegates to be held in Calgary on June 20th, when the C. P. R. contract and other plans will be thoroughly discussed."

The above announcement was made at the conclusion of a conference with a representative of the C. P. R. Department of Natural Resources in Calgary, by G. L. Carpender of Irricana, chairman of the committee of C. P. R. contract holders appointed at the time of the U. F. A. Annual Convention in January. The conference was attended by a committee from the Czar, Wintering Hills and Wayne districts, and by Mr. Carpender, W. D. Trego and L. W. Smith, representing the main committee. Messrs. A. F. Ewing and A. C. Scratch, of the municipal council of the Keoma district, also joined in the conference.

Present Relief Essential

"My own opinion," said Mr. Carpender, in an interview with "The U. F. A.," "is that it would be impossible for most of the farmers to make their first payments under the C. P. R. plan. We need present relief, and I believe that all payments should be suspended for a period of three years, no interest accruing in the meantime. Only by the adoption of some such plan as this can the farmers be given chance to set their homes in order, clear off chattel mortgages and other encumbrances, get their children back to school. In this period of three years we must develop a better marketing system, and seek to place farming on a more satisfactory basis. What the farmers need in the way of immediate relief is an opportunity to get more or less on their feet again. If this desirable end can be attained, it will be to the advantage of the railways; it will undoubtedly give a genuine stimulus to immigration. I am expressing my own views in this matter, but am convinced that immediate payments should not be sought."

Two Alternative Plans

In a circular letter to contract holders, Mr. Trego, who is secretary of the committee appointed at the time of the Annual Convention, states that the committee met President Wood in his Calgary office on May 14th, when the petitions and various proposals which have been advanced were fully discussed. He announces that the forthcoming meeting of delegates will be held at 8 p.m., June 20th, in the U. F. A. offices. The delegates will then be asked which of two propositions they prefer to support. One of these is the plan announced by the C. P. R. The other is to the effect that the company shall be asked to cancel all accrued interest and defer all payments of both principal and interest until the spring of 1925, without interest in the meantime. As a basis for further settlement it is proposed that the company and the farmers should enter into new contracts, commencing April 1st, 1925, under the Dominion Government pre-emption plan, providing for no interest until payments become overdue, payments to be spread over a period of twenty years. The rate of interest should be reduced, in the opinion of the committee, from 6 per cent. to 5 per cent.

The C. P. R. has issued a circular to 30,000 contract holders describing in detail the manner in which payments would be made under the new contracts which they propose. On a contract for the purchase of land for \$1,000, provision is made for a first payment of 7 per cent., or \$70, the balance of \$930 being spread over a period of 34 years, payments of 7 per cent. on the amount being made each year, with adjustment on the last year, interest to be figured at 6 per cent. Each yearly payment of

principal and interest will be \$65.10, except the last payment, which will be \$24.82. The total sum to be paid to the company apart from the initial payment of \$70, according to this plan, would be \$2,174.12, of which \$929.90 would be principal and \$1,244.22 interest.

The total amount to be paid to the company in accordance with the company's proposal, would of course be greater than under the old contracts, owing to the fact that interest would be payable over a longer period of years.

HOW ONE LOCAL WELCOMED THE NEWCOMERS (Continued from page 8)

The band started to play, "For They Are Jolly Good Fellows", and everybody joined in.

After this was over, the vice-president, Mr. Cameron, spoke. He emphasized the need of naturalization of those born abroad, and among other things said that a man who came here to get the benefit of our country and her institutions and who refused to share our responsibilities is not the kind of immigrant we want. He said that he was very glad that we did not have one man of that class in our community, although there were many in other parts of the Province, men chiefly from the United States, who had bought farms, who had prospered, but who had never taken out their papers. Many of them were good U. F. A. members and they were very sorry when the Federal and Provincial elections came off and they could not vote. He hoped that they would take out their papers now, before another election at least. Many of these people are kicking about the hard times, but they have no right to kick when they don't help to send men to Parliament who will work for a return of prosperity by fighting the interests who are getting away with a large share of the results of our labors.

First on Roll of Honor.

Then he turned to Mr. and Mrs. Graves, and said: "Here we have a couple who are with us, heart and soul. You all know both of them have worked for our organization. They came here from the United States in 1917 and Mr. Graves received his papers last January. He is the first man to get a place on the roll of honor of this Local." While Mr. Cameron pinned the little Canadian flags on Mr. and Mrs. Graves and their two children the crowd went wild; they cheered and cheered. Mr. Graves was visibly affected. "Friends," he said, "I thought this was a good country when I landed here six years ago. We have all had our ups and downs together. We have been prosperous, and now we are poor, but we will get there yet. We must pull together, and the wife and I will help; you bet we will. It is lots better than many other countries, and I trust we all will live to see the day that being a Canadian farmer will be synonymous with being an independent, prosperous one. But we must use our brains as well as our hands, and you can't beat those two if they work together, and everyone helps his fellow farmer through the U. F. A."

The decorated cars appeared on the scene. The first car took in the Graves family, the second one the Russells, then came the Torgensens, while the Harveys rode in the fourth car and Christensens in the fifth. The other cars followed. The band on a truck opened the parade. It was a grand sight. The judges had a hard time to decide which was the prettiest. They awarded the first prize to the first car, which was beautifully decorated in the U. F. A. colors, blue and gold, and it was well deserved, although they all were wonderful.

After the parade the foreign born were addressed in their own language. Mr. Brown and Mr. Kreisler had written down

the speech, which was translated by one of their countrymen. Here it is:

"Friends, we hope that you have understood this ceremony. The people of this district are your friends. Go to them when you need help or advice. They have shown you today that they have given you a place in their hearts. We hope that you will learn English soon, and that next year we shall not have to speak to you in your own language. You have chosen this country as your new home. You want to know all about her, about her institutions, her history. You will tell us what you think is good in her national life and likely you will want to tell us what you think is wrong. We will welcome your opinion, your criticism. But you cannot tell us these things if you don't learn English. You will have a lot to learn before you can become a fully qualified citizen. That will be five years from the day you arrived, the great day on which you will, by the laws of the land, be accepted as a full fledged citizen of this Dominion. On the First of July, after you have received your papers, you will be honored as Mr. and Mrs. Graves were today. We hope and trust that we will be able to be proud of you, and we also hope and trust that you will forever bless the day that you landed among us. We need each other, let us help each other to make this Canada the greatest democratic nation of the world."

This closed the part of the day's program in connection with Canada's Future Citizens' Day. The afternoon of sports and games was enjoyed by all. The happiest of all were the foreign-born, who went home determined to become real citizens of Canada, the country which had shown them the true spirit of brotherhood and goodwill to men.

—:O:—

Substantial Rains Are General in Alberta

Fortnightly Crop Report Issued by Department of Agriculture, Edmonton.

According to official reports received by the Department of Agriculture, Edmonton, rains covering the greater part of the Province during last week-end have produced favorable crop conditions throughout the greater part of Alberta, while in some districts in Central and Southern Alberta the rainfall has been exceptionally heavy.

Covered Greater Part of Province

A continuous, heavy and soaking rain was general in central Alberta on May 26th and 27th, and the precipitation in the Calgary district on these two days was 2.21 inches, the heaviest since 1917. In the Edmonton district there was a rainfall of 1.70 inches on these two days, according to the report of the Publicity Commissioner, Government Building, Edmonton. The rainfall was heavy in the districts along the line between these cities, and it extended as far north as Kinuso on the Lesser Slave Lake, east to Lloydminster, the precipitation at Vegreville being 2.70 inches. On May 25th there were good showers in the Peace River and Grande Prairie districts.

During the week-end there were good rains on the C. P. R. line east from Alix through Coronation and east.

Along the greater part of the Goose Lake line of the C. N. R. the rainfall was heavy. The districts south of Calgary to the international boundary practically all received substantial rains. There were good rains at many points along the Empress line, and on the main line of the C. P. R. east from Calgary as far as Alderson. The Medicine Hat district and the territory west from Medicine Hat to the vicinity of Alderson on the main line and Bow Island on the Crow's Nest line, where moisture is badly needed, received light showers only.

The fortnightly crop report issued by the Publicity Commissioner, prior to the week-end rainfall, is given below:

Smaller Wheat Acreage

"Wheat seeding in the Province is finished and in many sections the crop is up and looking healthy and vigorous. The total wheat acreage will be somewhat under that of last year, but on the whole it is considered that the seeding was done in better shape and on better prepared land,



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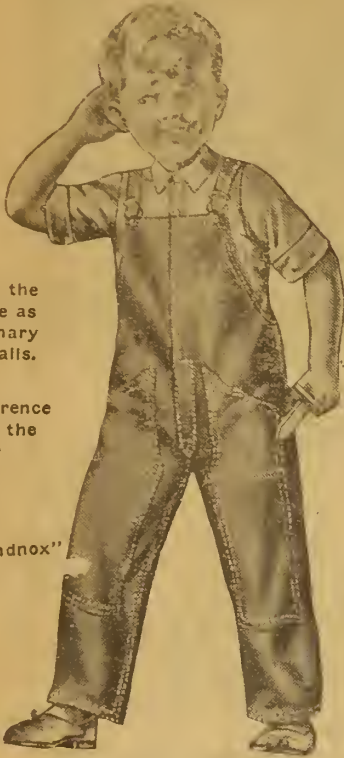
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Oats, barley and fodder crop seeding is now progressing. In portions of Central Alberta, where the early rainfall has been light, some of the oat seeding was held back awaiting rains. The indications are that considerable oats will be sown this year to be cut for a fodder crop.

"Most sections of the southern part of the Province report good rainfalls and that the grain is coming along in fine shape. In parts of Central and Northern Alberta there have been good showers, while in other sections more rainfall is needed. On the 22nd, a fine rain fell in the east central part of Alberta extending from Saskatchewan as far west as Ryley. At Irma there was seven hours' rain, and at Vermilion one-fifth of an inch fell. The Grande Prairie district had a good rain on May 22nd, with lighter rains at Peace River and at Berwyn and in other sections of the north.

Increase in Fodder Crop

"From nearly all parts of Southern Alberta a large increase in the acreage sown to fodder crops is reported. Considerable new alfalfa acreage has been sown, also a large acreage of corn and sunflowers, indicating that farmers are giving more attention to fodder crops and to dairying. Sweet clover wintered well in Central Alberta. Fall rye in some sections is over a foot high. In places the fall rye winter killed where water laid on the crop or where it was not covered by snow.

"With anything like a normal supply of rainfall during the growing season, the early crop indications would appear to be very fair, the acreage somewhat less than last year, and the seeding period in most parts very favorable for doing good spring work.

"Pasture in the central and northern parts of Alberta is short, and will be benefited by good rainfalls. Last year's supplies of fodder have been pretty well exhausted."

ORGANIZE GRASSHOPPER CAMPAIGN EARLY

By E. H. Strickland, Alberta University

The Government organization to undertake a repetition of the grasshopper campaign is already completed. A special meeting of the men who are to take charge of the various control areas was called at Calgary recently, and these men are now proceeding to their districts in order to have everything in readiness when the grasshoppers hatch.

The indications at present are that in most of the southern portions of the Province the campaign of 1922 was so successful that there should be little difficulty in entirely suppressing the roadside grasshoppers, which are now present in somewhat limited breeding grounds, before they cause any damage to the crops. In districts north of the Red Deer River this species is probably rather more numerous in several localities than it was in 1922, and sod around fields should be carefully watched during the next few weeks for the first appearance of this pest.

As Serious as Last Year

In the more sandy areas of the Province the Lesser Migratory Grasshopper, which lays its eggs throughout stubble land and deserted farms, will probably be quite as serious as it was in 1922. Everyone is urged to keep a sharp lookout for infested fields, and to remember that damage to neighboring grain fields can be avoided only by a well organized plan of campaign, whereby all of these infested fields are burned over or are poisoned before the middle of June. Before such action is taken, however, the field should be examined for unhatched eggs, since the work will have to be repeated if the majority of eggs have not hatched. Deserted farms are a special menace to all neighboring grain fields.

Experience, gained in 1922, showed that hiring men to poison these is most unsatisfactory. All U. F. A. Locals, particularly those in the more sandy districts of the Province, are urged to organize their members so that they themselves will undertake the co-operative burning or poisoning of every infested field, whether the farm be occupied or not. Only when such measures have been taken early in June can anyone rest assured that he will not lose from two

to five bushels per acre later in the summer, when flying grasshoppers migrate from these breeding grounds to neighboring grain fields.

Changes in Bait

Some changes have been made in the recommendations for the use of bait, and a new bulletin, which embodies these, has been published by the Department of Agriculture. Everyone should read this bulletin carefully, since the recommendations there made will considerably reduce the labor and expense of the campaign.

By taking advantage of the experience gained last year every district should be able to organize a far more efficient campaign for the coming season, and the necessary organization should be carefully planned at the next meeting of every Local.

The majority of grasshoppers are now probably appearing. Before the middle of June, every breeding ground should be properly treated. When this has been done no subsequent treatment will be necessary, but if any are neglected every farmer may have to continue poisoning right up till harvest.

HARVEST LABOR QUESTIONNAIRE

By Wm. Carnill, Alberta Employment Service

The director of the Alberta Employment Service, Walter Smitten, is deeply concerned on the subject of harvest labor and has mailed a questionnaire to all U. F. A. secretaries. Valuable assistance has been rendered by the U. F. A. Central Office and the co-operation of all farmers is urged in dealing with this problem. Mr. Smitten is in close touch with the labor situation (supply and demand) throughout the Dominion and is anticipating a serious shortage of labor at the time of most importance to the farmer. It is fully realized that agriculture is the basic industry of this Province, and every prospective avenue will be pursued in an endeavor to procure sufficient labor to harvest our crop.

Any attempt to portray the magnitude of this problem would be superfluous on my part, but I would point out that during the season of 1920 the number of men actually engaged in harvesting in Western Canada exceeded 60,000. As the work is only of short duration it is necessary to import this labor. Such a large movement necessarily calls for special arrangements by the transportation companies and they look to the Employment Service for information as to the approximate amount of labor to be moved. A close scrutiny must be made of the possible districts from which labor can be secured and machinery has to be created to handle the labor at very short notice.

This additional labor has been largely drawn from Eastern Canada, the Maritime Provinces, British Columbia and the United States. Increased activity is noticeable in the industries of these Provinces and States. This will undoubtedly have a serious effect on the supply of labor available for Western Canada in August and September.

Having these facts before him, Mr. Smitten is anxious to collect all information and data which will assist him in giving an approximate estimate of the amount of labor required. A reply to his questionnaire should be mailed not later than July 1st, and I would urge each Local secretary to consider this as urgent business and of the utmost importance to his district.

DANGER IN RE-SEEDING

A bulletin on the "Pale Western Cutworm," written by H. L. Seamans and E. H. Strickland, and issued by the Department of Agriculture, Ottawa, points out that there is danger in a second seeding if the sowing is too soon after a first has been destroyed by cutworms. A table is given of the dates on which it is safe to re-seed fields after they have been devastated, according to the age of the cutworms infesting the fields. If the cutworms are three-quarters of an inch long do not re-seed for five weeks; if seven-eighths of an inch long, for four weeks; if one inch long, for three weeks; if one and a quarter inch long, for two weeks. Those of one and a half inches in length are full grown, and cease to feed.

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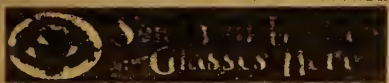
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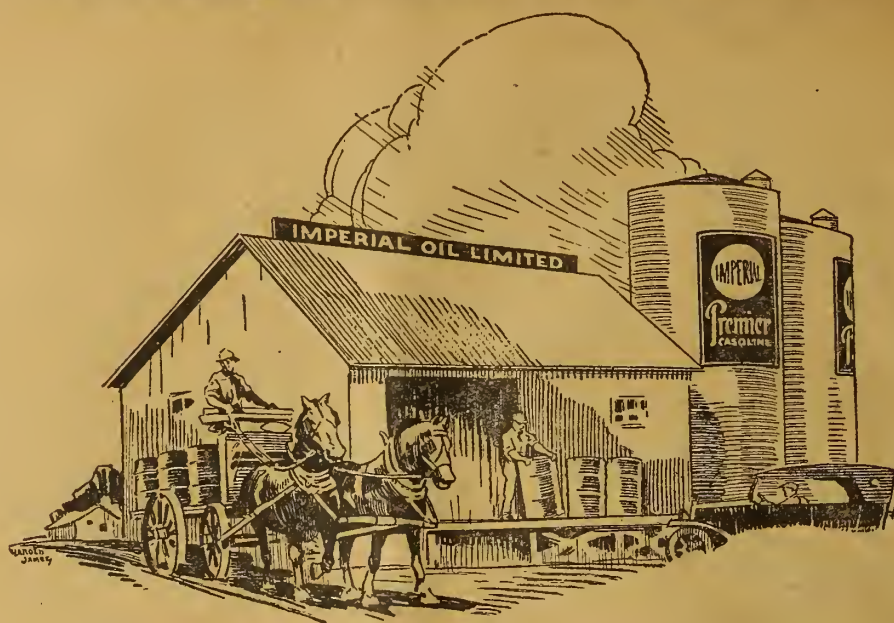
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